

United States Bankruptcy Court

Eastern District of Michigan

Case No. 11-63906-wsd

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joyce E. Baldwin
749 Orange
Wyandotte, MI 48192

Social Security / Individual Taxpayer ID No.:

xxx-xx-3574

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/13/11

Walter Shapero.Detroit
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Joyce E. Baldwin
Debtor

Case No. 11-63906-wsd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: jkwia
Form ID: bl8

Page 1 of 2
Total Noticed: 6

Date Rcvd: Dec 13, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2011.

db +Joyce E. Baldwin, 749 Orange, Wyandotte, MI 48192-6231
20423170 +Chase Home Finance, PO Box 9001871, Louisville, KY 40290-1871

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
20423171 +EDI: DISCOVER.COM Dec 14 2011 00:03:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
20423172 +EDI: RMSC.COM Dec 14 2011 00:03:00 GEMB/JcPenny, PO Box 981402, El Paso, TX 79998-1402
20423173 +EDI: TSYS2.COM Dec 14 2011 00:03:00 Macys, PO Box 689195, Des Moines, IA 50368-9195
20423174 +EDI: SEARS.COM Dec 14 2011 00:03:00 Sears Credit Cards, PO Box 183081,
Columbus, OH 43218-3081

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

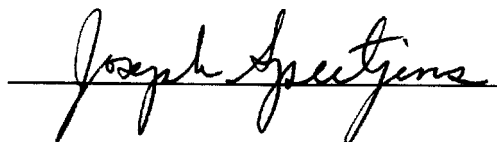
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2011

Signature:



District/off: 0645-2

User: jkwia
Form ID: b18

Page 2 of 2
Total Noticed: 6

Date Rcvd: Dec 13, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2011 at the address(es) listed below:

Homer W. McClarty trustee@morganmcclarty.com, MI34@ecfbis.com
Thomas Paluchniak on behalf of Debtor Joyce Baldwin tpaluchniak@babutlaw.com,
pmontgomery@babutlaw.com;tpbankruptcy@gmail.com

TOTAL: 2